# MONEY CREATION DISCUSSIONS, PAPERS AND LINKS

The growing challenges for monetary policy in the current international monetary and financial system - speech by Mark Carney at the Jackson Hole Symposium August 2019 - <u>https://www.bankofengland.co.uk/speech/2019/mark-carney-speech-at-jackson-hole-economic-symposium-wyoming</u>

The Great British Mortgage Swindle - <u>https://www.thegreatbritishmortgageswindle.net/</u> 25th March 2019 – RT Renegade - <u>https://www.rt.com/shows/renegade-inc/454667-britain-</u> mortgage-market-issue & <u>https://www.facebook.com/thegreatbritishmortgageswindle/</u>

**2019 remix - Sacred Economics (2012)** - short film by <u>Ian MacKenzie</u>, a teaser on the ideas of Charles Eisenstein and the return of the gift. <u>https://www.youtube.com/watch?time\_continue=5&v=-GoFzU3cRE4</u> and <u>http://sacred-economics.com/film/</u>

Richard Werner: Today's Source of Money Creation - Published on 23 April 2018 https://www.youtube.com/watch?v=IzE038REw2k&feature=youtu.be

How money is created by the central bank and the banking system - Zürcher Volkswirtschaftliche Gesellschaft - Thomas J. Jordan Chairman of the Governing Board, Swiss National Bank, Zurich, 16 January 2018 https://www.snb.ch/en/mmr/speeches/id/ref\_20180116\_tjn/source/ref\_20180116\_tjn.en.pdf

How Bank Lending Really Creates Money, And Why The Magic Money Tree Is Not Cost Free – Frances Coppola – Forbes – published 31<sup>st</sup> October 2017 https://www.forbes.com/sites/francescoppola/2017/10/31/how-bank-lending-really-createsmoney-and-why-the-magic-money-tree-is-not-cost-free/#35e118d43073

How Central Banks Enable the Money-Creation Process – <u>Frank Shostak</u> - Published 03 October 2017 - <u>https://mises.org/wire/how-central-banks-enable-money-creation-process</u>

The finance curse - Prof. Werner brilliantly explains how the banking system and financial sector really work – Renegade Inc - RT News – Published 09 March 2017 – <u>https://www.youtube.com/watch?v=EC0G7pY4wRE</u> or <u>https://www.rt.com/shows/renegade-inc/379579-uk-finance-curse-suffer/</u> - RT News Clip

Money creation and circulation in a credit economy - Author links open overlay panel WantingXiongHanFuYouguiWang – published January 2017 https://www.sciencedirect.com/science/article/pii/S0378437116305398

Where Does Money Come From? | Ole Bjerg | TEDxCopenhagen - Published on May 24, 2016 <u>https://www.youtube.com/watch?v=CvH66fz9nyU</u>

The role of banks in money creation - Nicholas Spearman, July, 2015 https://econrsa.org/publications/research-briefs/role-banks-money-creation

How not to raise your kids!! When money isn't real: the \$10,000 experiment | Adam Carroll |TEDx London Business School - Published on Jul 9, 2015 https://www.youtube.com/watch?v=\_VB39Jo8mAQ Bank of England - Working Paper No. 529 - Banks are not intermediaries of loanable funds — and why this matters - Zoltan Jakab and Michael Kumhof – May 2015 https://www.bankofengland.co.uk/working-paper/2015/banks-are-not-intermediaries-ofloanable-funds-and-why-this-matters

How do banks create money, and why can other firms not do the same? An explanation for the coexistence of lending and deposit-taking -

https://www.sciencedirect.com/science/article/pii/S1057521914001434

Prof Richard A Werner – Published 29 October 2014 – Centre for Banking, Finance and Sustainable Development, Southampton Business School, University of Southampton, United Kingdom

Can banks individually create money out of nothing? — The theories and the empirical evidence –

https://www.sciencedirect.com/science/article/pii/S1057521914001070

Prof Richard A Werner – Published 16 September 2014 – Centre for Banking, Finance and Sustainable Development, Southampton Business School, University of Southampton, United Kingdom

The truth is out: money is just an IOU, and the banks are rolling in it - <u>David Graeber</u> – Published 18 March 2014 - <u>https://www.theguardian.com/commentisfree/2014/mar/18/truth-money-iou-bank-of-england-austerity</u>

Magic Money Tree - http://positivemoney.org/what-we-do/magic-money-tree/

Strip private banks of their power to create money – Financial Times - <u>Martin Wolf</u> - April 24, 2014 - <u>https://www.ft.com/content/7f000b18-ca44-11e3-bb92-00144feabdc0</u>

Only the ignorant live in fear of hyperinflation – Financial Times - <u>Martin Wolf</u> - April 10, 2014 - <u>https://www.ft.com/content/46a1ce84-bf2a-11e3-a4af-00144feabdc0</u>

Money creation in the modern Economy – BOE (Bank of England) 2014 Q1https://www.monetary.org/wp-content/uploads/2016/03/money-creation-in-the-moderneconomy.pdf and https://www.bankofengland.co.uk/-/media/boe/files/quarterlybulletin/2014/money-creation-in-the-modern-economy.pdf

IMF working paper 12/202 – Published August 2012 – The Chicago Plan Revisited - by Jaromir Benes and Michael Kumhof https://www.imf.org/external/pubs/ft/wp/2012/wp12202.pdf

Sacred Economics – Money, Gift, and Society in the Age of Transition - by Charles Einstein 2012 <u>http://www.sacred-economics.com/wp-content/uploads/2012/01/sacred-economics-book-text.pdf</u>

The Collapse of The American Dream Explained in Animation – published 11/1/2011 by doctordude – animated video - <u>https://www.youtube.com/watch?v=mII9NZ8MMVM</u>

"Top Secret – Bankers Manual – This manual is designed for bank presidents and bank vice presidents only" - Thomas D Schauf – rev 09/12/2003 https://ia601207.us.archive.org/9/items/TopSecretBankersManualByThomasSchauf/Top-Secret-Bankers-Manual-by-Thomas-Schauf-Copyright-2002.pdf

Modern Money Mechanics - published by the Federal Reserve Bank of Chicago in editions ranging from 1961-1992; <u>https://www.amazon.com/Modern-Mechanics-Federal-Reserve-Chicago/dp/1105038319</u>, <u>http://www.lulu.com/ie/en/shop/federal-reserve-bank-of-chicago/modern-money-mechanics/paperback/product-17164048.html</u>, <u>http://www.rayservers.com/images/ModernMoneyMechanics.pdf</u>, <u>https://en.wikisource.org/wiki/Modern\_Money\_Mechanics</u>, <u>https://modernmoney.wordpress.com/about/</u>, <u>https://www.toolsforfreedom.com/product-p/8846.htm</u>;

"Americas Hope: To Cancel Bank Loans Without Going to Court - It is all about the money" – (explanation of info gained from FED documents up to 1986) – 1997, by a prospective presidential candidate - Thomas D Schauf <a href="http://rodscontracts.com/docs/TomSchauf/001AmericasHopeHowToCancelBankLoans.pdf">http://rodscontracts.com/docs/TomSchauf/001AmericasHopeHowToCancelBankLoans.pdf</a>

AND lots of detailed links and information at positive money – proof that banks create money - <u>http://positivemoney.org/how-money-works/proof-that-banks-create-money/</u> and the magic money tree! <u>http://positivemoney.org/what-we-do/magic-money-tree/</u>

# **COMMERCIAL LIEN PUBLICATION SITES – INFORMATION FOR GUIDANCE**

WG Publishing – <u>https://www.woolstangray.eu/publish-commercial-lien-conversion-closure-notice/</u>

Security by way of a lien - https://www.facebook.com/groups/798269636907862/about/

Typical common law court website - <u>https://www.commonlawcourt.com/commercial-lien-search</u>

We the sovereign people stand for honor https://m.facebook.com/story.php?story\_fbid=2001544833497786&id=1614855645500042

Public Notice Online - <u>https://www.publicnoticeonline.com/</u> and examples at <u>https://www.publicnoticeonline.com/Legal-and-Company/35</u> and typical example <u>https://www.publicnoticeonline.com/notice\_detail/affidavit-notice-of-understanding-and-inten/3059</u>

Or use your local or national paper – and publish your lien notice (notice of lien), in their notice section.

Typical Lien Public Notice(s)

https://www.woolstangray.eu/category/commercial-lien-notice/

http://jsmith3165.wixsite.com/richardklemmer

https://www.publicnoticeonline.com/notice\_detail/commercial-lien-on-claire-emmaporter/3447

### **CONTRACT LAW – BASICS FOR GUIDANCE**

A bona fide contract under contract law must/shall/should contain the following 8 criteria:

- 1. A meeting of the minds (Consensus ad idem) A corporation and another corporation may enter into contract and a sentient being and another sentient being may enter into contract, however, Contract Law clearly states a corporation and a sentient cannot enter into contract as they are not equal.
- 2. Genuineness of Consent there must be no coercion, nor duress.
- 3. Wet Ink Signatories All documents must be signed using wet ink.
- 4. Full Disclosure there must be full disclosure of all facts eg banks did not disclose that there are involved in fractional reserve banking which is the multiplication of the original amount loaned to the bank by perhaps a factor of 9 if the FR rate is 9:1.
- 5. Valuated Consideration both parties to a contract must bring something of value, typically banks do not do this as the currency is backed by nothing ie a fiat currency.
- 6. Certainty of Terms must be sure what is being signed.
- 7. Privity of Contract Nobody has a right to assume a right to a contract which they are not a party i.e. did not sign the original contract.
- 8. A contract must clearly state the word "Contract" or "Agreement" unambiguously on its heading and/or an offer to contract must clearly state the word "Offer" unambiguously on its heading;

### AND

An honorable "offer to contract" can only have four honorable outcomes, (e-specially if a term of the offer contains a timeline default clause):

- 1. Acceptance of the offer to contract; (= consent to accept = consent to contract);
- 2. Rejection "in honour" of the offer to contract; (= non consent to accept = non consent to contract);
- 3. Ignore the offer to contract; (Ignore = accept, default to a timed offer to contract specifically is acceptance, when grounded upon validated or verified proof of service of the offer);
- 4. Counter offer the offer to contract; (Counteroffer = batting the offer to contract back, with new terms of acceptance and returning the amended offer within the timeline default clause)

### AND

An offer to contract can come in many disguises – such as a notice, penalty, fine, estimate, demand, etc; To spot a disguised offer to contract, all will have timeline default clause;

## <u>THE NON JUDICAL PRIVATE ADMINISTRATION COMMERIAL PROCESS –</u> <u>LINKS TO BASICS FOR GUIDANCE</u>

Papers & sites

Commercial Liens – a most potent weapon Published by Common Law Copyright, 1995 by Terra Libra Holdings http://freedom-school.com/commercial\_liens.pdf

The Commercial Lien Process – <u>http://lien.fmotl.com/</u> and <u>https://lawfulbank.com/forum/thread/47/freemen-on-the-land-commercial-lien-link/</u>

CAP – Commercial Affidavit Process - <a href="https://giftoftruth.files.wordpress.com/2013/10/cap-presentation.pdf">https://giftoftruth.files.wordpress.com/2013/10/cap-presentation.pdf</a>

The Application of Commercial Law - <u>https://www.1215.org/lawnotes/work-in-progress/redemption/redemption3.htm</u>

MUST WATCH COMMERCIAL LIENS, TRESPASS, TORT & DISTRESS https://www.youtube.com/watch?v=UdWaYT0dH5c

Common Law Lien, Stops US Court Theft - <u>http://www.pauljjhansen.com/?p=391</u>

"Private Administration Process Concepts" at <u>http://understandcontractlawandyouwin.com/</u> & Enforcing a Private Administrative Process via Foreign Judgment -<u>https://www.youtube.com/watch?v=uSVOeeOQ\_yk</u>

Common Law Lien Study Guide – Alfred Adask, Published 2002 <u>http://famguardian1.org/PublishedAuthors/Indiv/AdaskAlfred/CmnLawLn5.pdf</u> or <u>http://www.lambros.name/ricosuit/rico2.html</u>

Common Law Courts – Great Britain & International - John Smith v Richard Klemmer, SCOTTISH COMMON LAW COURT, THE RAMOYLE HALL, BRAEPORT CENTRE, DUNBLANE,11th JUNE 2017 - <u>https://www.commonlawcourt.com/john-smith-v-richard-klemmer</u> - see pdf attachments for document examples;

"A claim not contested, stands true" - Frank O'Collins - Western Roman Law Pt.3/4.mp4 https://www.youtube.com/watch?v=XtSmXFyaSZg

The thousand paper cuts technique "the way to defeat a bureaucrat is with a thousand paper cuts" OR "How to lawfully and legally claim your home free and clear through administrative procedures" – George Tran – December 2013 <u>http://www.usa-the-republic.com/jurisprudentia/foreclosures/How\_I\_Lawfully\_Claimed\_3\_Houses\_Free\_and\_Clear.pdf</u> and <u>https://www.amazon.com/Thousand-Paper-Cuts-Technique-lawfully/dp/1494363151</u>

Typical lien document examples

Anna Von Reitz – TYPICAL AFFIDAVIT OF OBLIGATION - INTERNATIONAL COMMERCIAL LIEN - <u>http://www.annavonreitz.com/commerciallien.pdf</u>

Typical Templates - https://commercial-lien-template.pdffiller.com/

https://www.scribd.com/document/252791517/Affidavit-of-Obligation-Commercial-Lien

http://educationcenter2000.com/remedies-in-commerce/affidavit\_of\_obligation.pdf

## CRYPTO CURRENCY LINKS FOR GUIDANCE

### Komodo Platform Information

Komodo Platform - Wallets <u>https://komodoplatform.com/komodo-wallets/?wpv-</u> <u>wallet\_category=desktop&wpv\_aux\_current\_post\_id=287&wpv\_view\_count=297-</u> <u>TCPID287</u>

Komodo Platform features - https://komodoplatform.com/kmd-features/

Komodo Platform about - https://komodoplatform.com/about-komodo/

Komodo Platform - AtomicDEX - <u>https://komodoplatform.com/atomicdex-komodos-revolutionary-p2p-atomic-swap-decentralized-exchange-now-in-public-beta/</u> and <u>https://komodoplatform.com/atomicdex-ama-towards-decentralized-trading/</u>

AtomicDEX Android App - <u>https://atomicdex.io/</u> and <u>https://play.google.com/store/apps/details?id=com.komodoplatform.atomicdex&hl=en\_IE</u>

### **Verus Coin Information**

Verus – Verus Agama wallets – <u>https://veruscoin.io/wallet.html</u>

Verus FAQs - <u>https://veruscoin.io/service.html</u>

### **Tutorials**

How to Setup the Verus / Komodo Agama Wallet and how to Start Staking and Mining – Sept 2019 - https://www.youtube.com/watch?v=sQNEu60p7Ag

How to Backup the Verus / Komodo Agama Wallet – Sept 2019 https://www.youtube.com/watch?v=z73F0GwkTR8

Best Komodo Wallet - Agama KMD Wallet Tutorial - How To Claim KMD 5% Interest – March 2018 - <u>https://www.youtube.com/watch?v=OYjs2NPJsLU</u>

### **Typical crypto Debit Cards**

Wirex Card - https://wirexapp.com/card/

Glint Pay - https://glintpay.com/\_